

OUT-OF-NETWORK BENEFITS

Higher Co-Insurance

Higher Annual Deductibles

Higher Out-of-Pocket Maximums

Under the NYCDCC Welfare Fund, you have both in-network and out-of-network benefits through Empire Blue Cross Blue Shield ("Empire"). However, it is more costly to you when going out-of-network.

Out-of-network benefits have higher annual deductibles, co-insurance, and out-of-pocket maximums. In addition, you can also be balance-billed for any difference between the out-of-network rate and the billed amount.

HOW TO AVOID PAYING OUT-OF-NETWORK COSTS

Whenever possible, you should always ask if a provider is in Empire's network. It is up to you to make sure you use in-network hospitals, facilities, and/or doctors. In fact, even if your in-network primary physician refers you to another doctor and/or facility, you should make it a habit to ask if the suggested doctor and/or facility is in Empire's network.

Further, asking whether or not a doctor and/or facility is in-network is especially important when you have a hospital stay. Even if the hospital itself is in-network, it is possible that the doctors you see there (i.e. radiologist, anesthesiologist, pathologist, etc.) are out-of-network, so you must stay vigilant.

In-Network vs. Out-of-Network Cost Sharing Option

	In-Network	Out-of-Network
Co-Insurance	Empire: 90% You: 10%	Empire: 70% You: 30%
Deductible	\$200/Individual \$500/Family	\$750/Individual \$1875/Family
Out-of-Pocket Maximum	\$900/Individual \$4750/Family	\$3750/Individual \$9375/Family
Balance-billing after Co-insurance & Deductible	No	Yes

*Your out-of-network costs include the co-payment, deductible, and 30% of Empire's maximum allowed amount. Additionally, a provider can also "balance-bill" the difference between Empire's maximum allowed amount and their billed charges even after you have met your annual out-of-pocket maximum.

3 Ways to Stay In-Network:

1. Log into www.empireblue.com or the mobile app and pick the find a doctor tool.
2. When scheduling an appointment with a new provider, make sure to confirm they are in-network.
3. Call Empire at (844) 416-6387 and ask them to check for you.



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